Waiver of Service of Summons

TO: Ossai Miazad, Esq.
Outten & Golden LLP
3 Park Avenue, 29th Floor
New York, New York 10016

I acknowledge receipt of your request that I waive service of a summons in the action of *Regina Holloway v. JP Morgan Chase Bank N.A.*, which is case number No. 08-CV-02146 (AKH), in the United States District Court for the Southern District of New York. I have also received a copy of the complaint in the action, two copies of this instrument, and a means by which I can return the signed waiver to you without cost to me.

I agree to save the cost of service of a summons and an additional copy of the complaint in this lawsuit by not requiring that Defendant be served with judicial process in the manner provided by Rule 4.

Defendant will retain all defenses or objections to the lawsuit or to the jurisdiction or venue in of the court except for objections based on a defect in the summons or in the service of the summons.

I understand that a judgment may be entered against Defendant if an answer or motion under Rule 12 is not served upon you within 60 days after March 13, 2008.

Bv

até

JP Morgan Chase Bank N.A.

Legal Department

One Chase Manhattan Plaza, 26th Floor

New York, New York 10005